

FIG. 1A

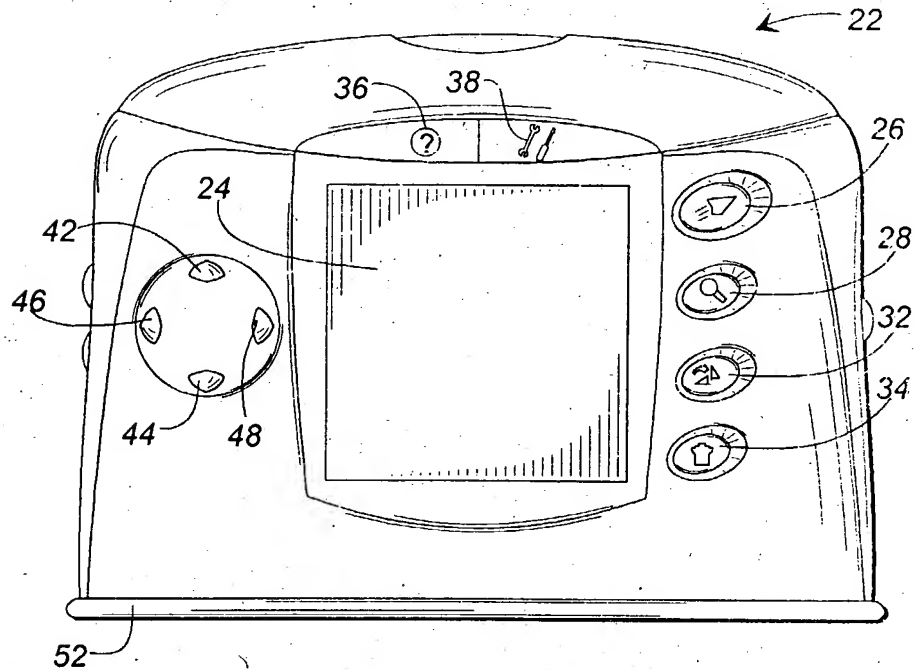


FIG. 1B

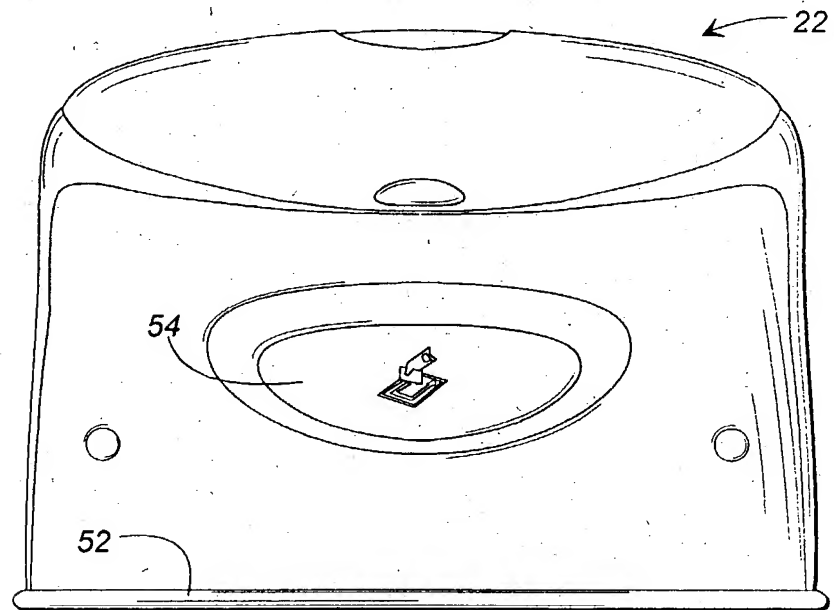


FIG. 1C

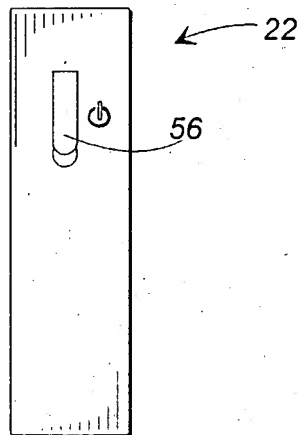
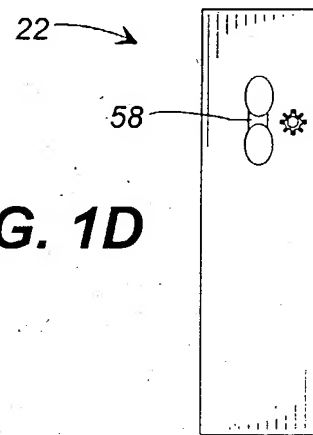
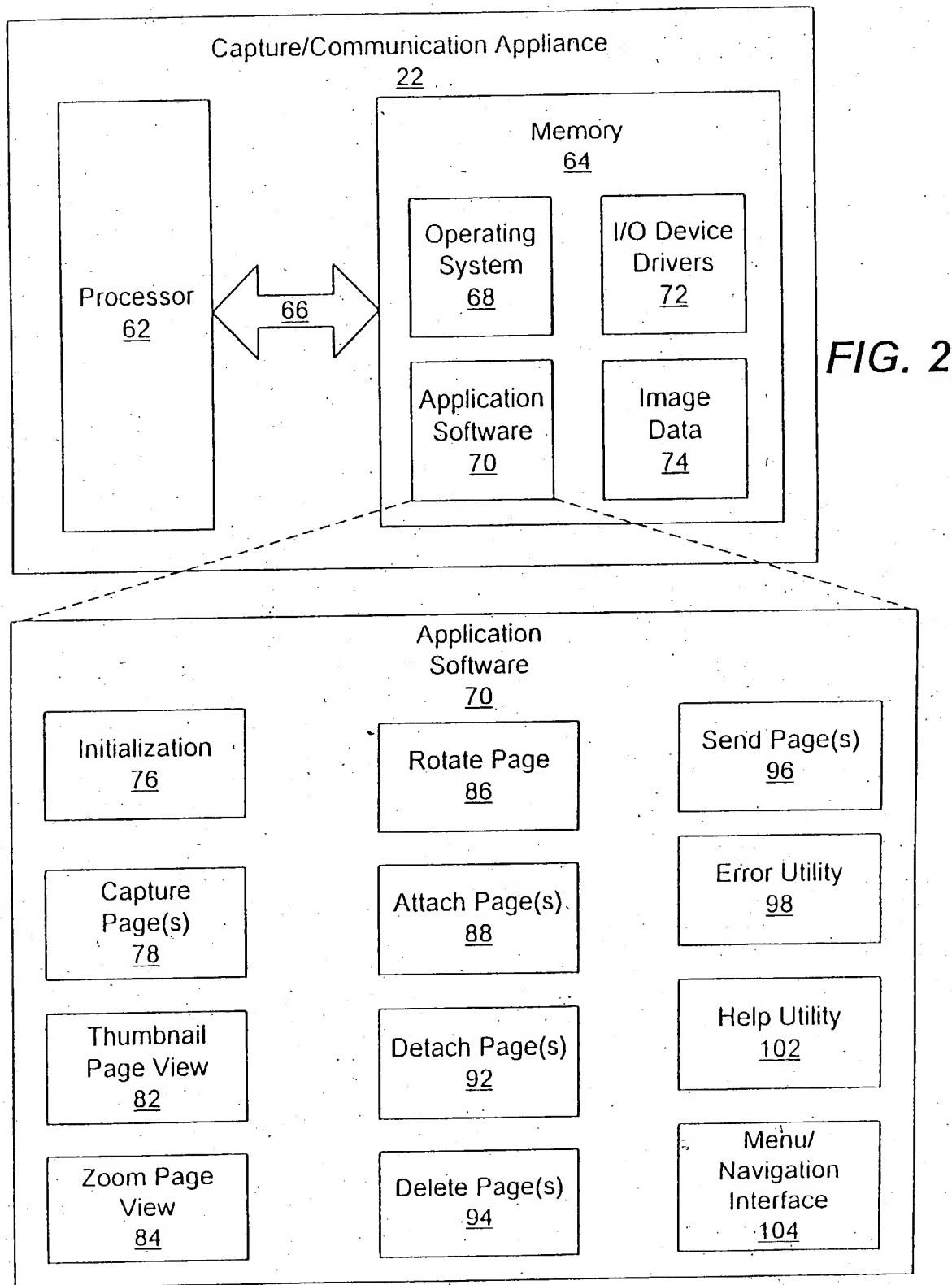


FIG. 1D





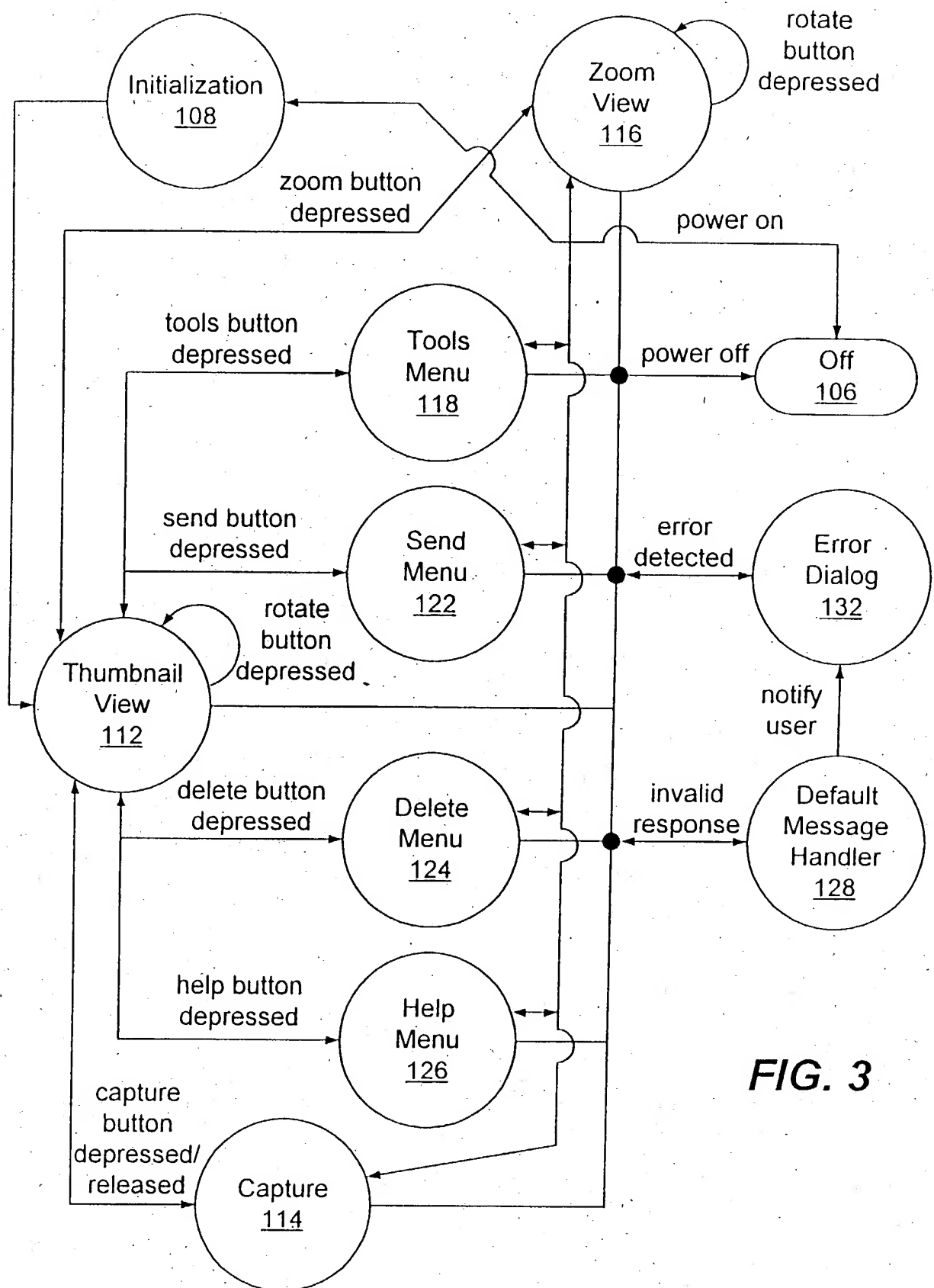


FIG. 3

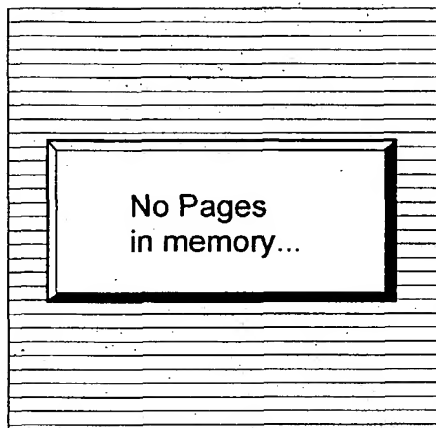


FIG. 4

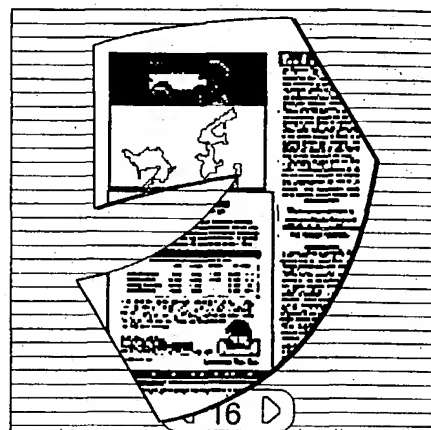


FIG. 5



FIG. 6

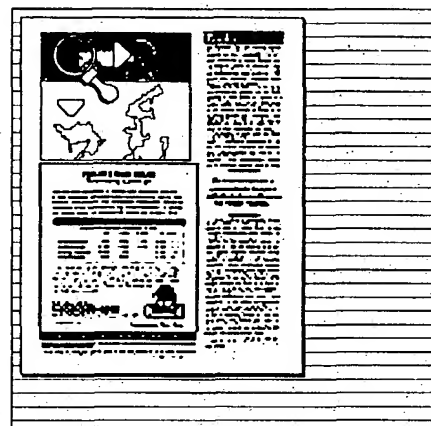



FIG. 7A



FIG. 7B

17.58%	—	19.13% (11/10/97)
18.35%	—	13.43% (11/25/98)

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our family of no-load mutual funds.
h more complete information, includ-
read the prospectus.



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MUTUAL FUNDS

FIG. 7C

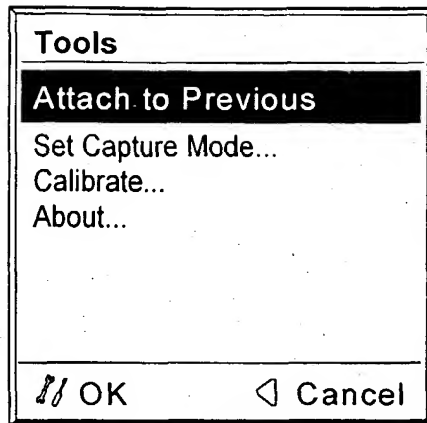


FIG. 8A

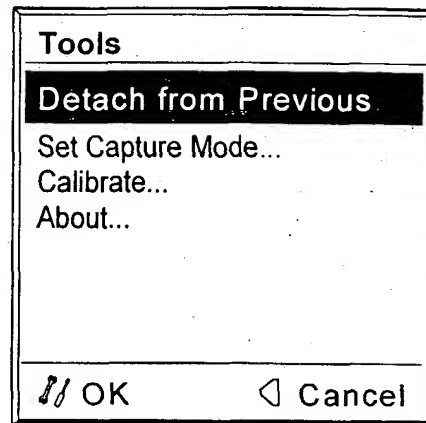


FIG. 8B

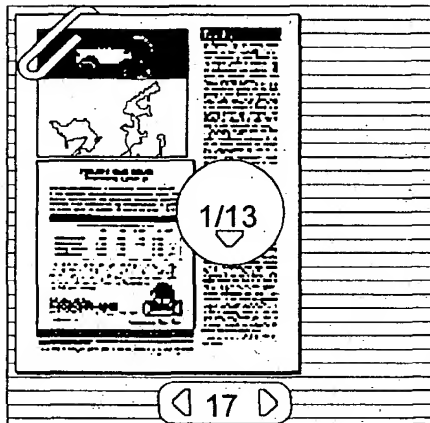


FIG. 9A

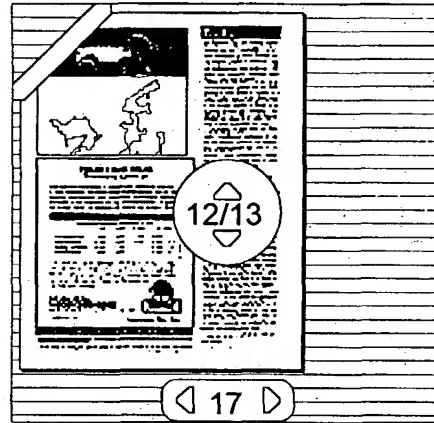


FIG. 9B

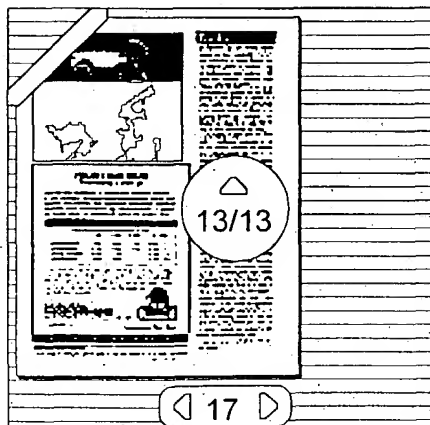


FIG. 9C

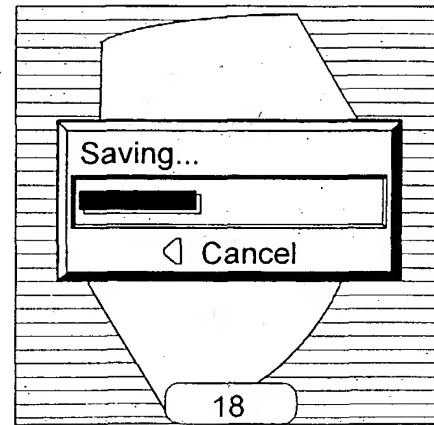


FIG. 10

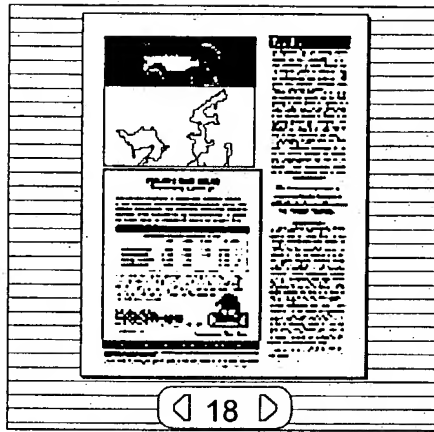


FIG. 11

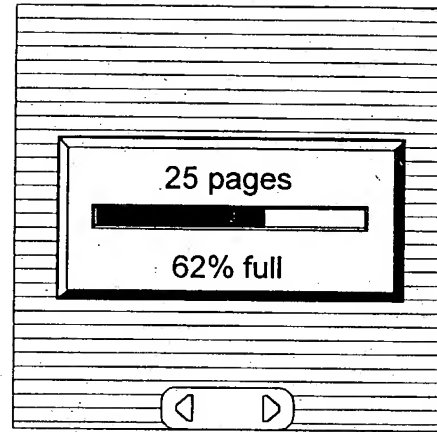


FIG. 12

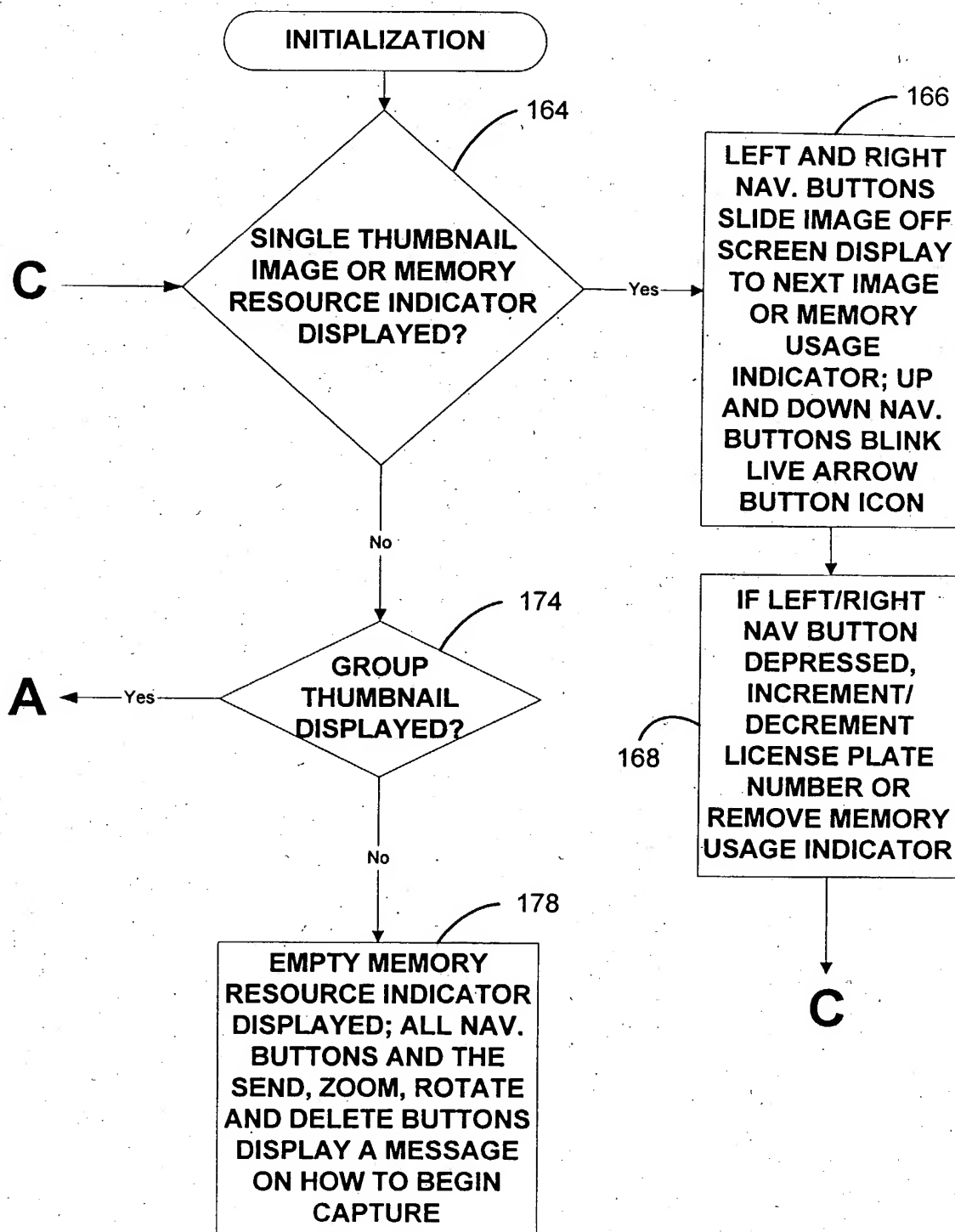


FIG. 13A

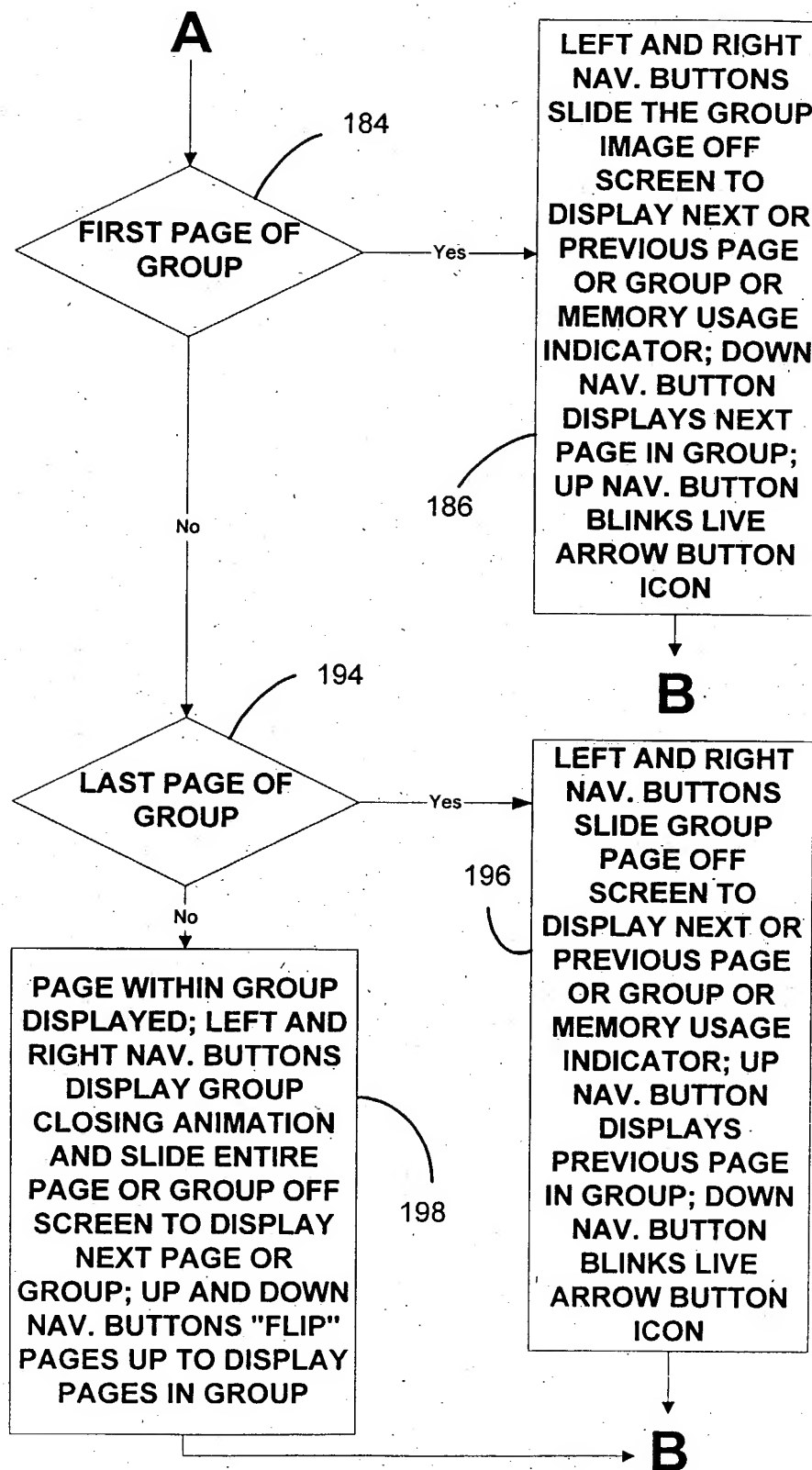


FIG. 13B

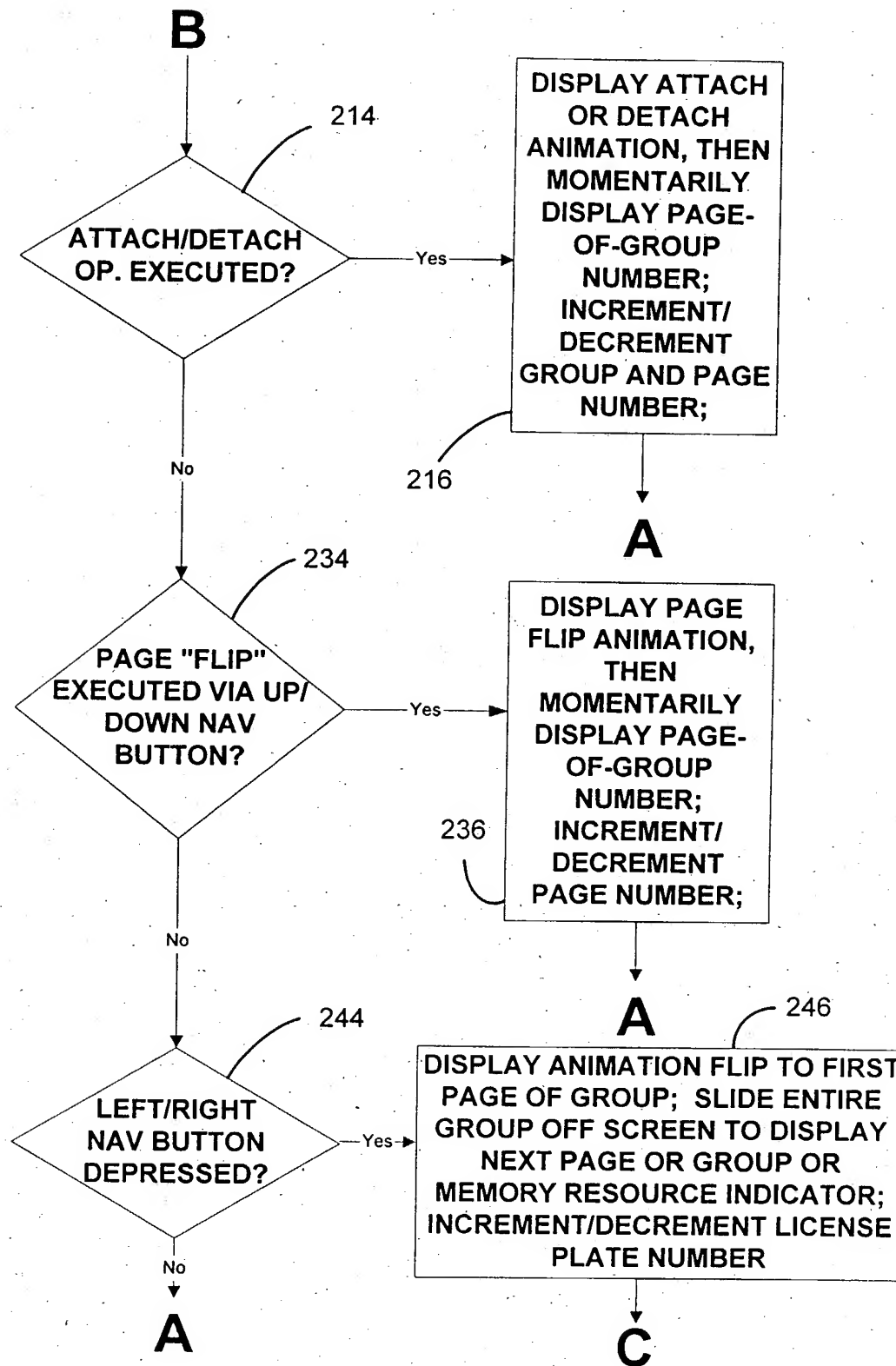


FIG. 13C